



Order Filed on March 14, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

G. Todd Pondish, Esq.
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Attorney for Creditor American Express National Bank

In Re:
Gamaliel Alexander Posey, Sr.

Case No.: 21-19958-JNP
Chapter: 13
Hearing Date: _____
Judge: Jerrold N. Poslusny, Jr.

ORDER
BY CONSENT TO RESOLVE OBJECTION OF CREDITOR AMERICAN EXPRESS

The relief set forth on the following pages, numbered two (2) through four (4), is
ORDERED.

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DATED: March 14, 2022



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

Gamaliel Alexander Posey, Sr.,

Debtor.

Case No.: 21-19958-JNP
Chapter 13

**CONSENT ORDER RESOLVING OBJECTION OF AMERICAN EXPRESS
NATIONAL BANK TO CHAPTER 13 PLAN**

Creditor and party in interest American Express National Bank (“American Express”) and the Debtor Gamaliel Alexander Posey, Sr. (the “Debtor”) hereby resolve the Objection of American Express National Bank to Chapter 13 Plan (Dkt. No. 16) as follows:

Whereas the Debtor filed a Chapter 13 Bankruptcy Petition in this Court on December 30, 2021 (the “Petition”, Dkt. No. 1)

Whereas the Debtor filed a Chapter 13 Plan on January 3, 2022 (the “Plan,” Dkt. No. 6);

Whereas American Express filed a secured proof of claim based on a valid judicial lien on the Debtor’s real property in the amount of \$3,369.42 arising from a judgment against the Debtor entered in the Gloucester County Court on or about April 5, 2017 and recorded on or about September 11, 2019;

Whereas American Express filed the Objection because the Petition characterized American Express's claim as unsecured and the Plan was silent as to the treatment of American Express's claim; and

Whereas the parties differ on the issue of whether American Express's secured claim impairs the Debtor's homestead exemption and that determination remains unresolved;

American Express and the Debtor hereby agree that the claim filed by American Express in this bankruptcy shall be treated as a perfected secured claim. American Express and the Debtor further agree that the Debtor shall pay American Express the full amount of its claim (\$3,369.42) as provided for in the Plan.

The parties agree that this stipulation can be signed in counterparts and that an electronic or scanned signature shall have the same effect as an original signature.

Agreed and assented to by the parties on this the 11 day of March, 2022.

AMERICAN EXPRESS NATIONAL
BANK,

By its attorney,

/s/ G. Todd Pondish

G. Todd Pondish, Esq.

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GAMALIEL ALEXANDER POSEY, SR.

By his attorney,

/s/ Steven J. Richardson

Steven J. Richardson, Esq.

Law Offices of Steven J. Richardson, PC

40 Newton Ave.

Woodbury, NJ 08096

(856) 686-9910

ecf@richardsonlawoffices.com

SO ORDERED:

Hon. Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

In re:
Gamaliel Alexander Posey, Sr.
Debtor

Case No. 21-19958-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 15, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Gamaliel Alexander Posey, Sr., 592 Taylor Rd., Franklinville, NJ 08322-3625

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gilbert Todd Pondish	on behalf of Creditor American Express National Bank AENB, c/o Zwicker & Associates P.C. Agent/ Attorney For Creditor tpondish@zwickerpc.com, bknotices@zwickerpc.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. rsolarz@kmlawgroup.com
Steven J. Richardson	on behalf of Debtor Gamaliel Alexander Posey Sr. ecf@richardsonlawoffices.com, 8505@notices.nextchapterbk.com

District/off: 0312-1

User: admin

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Date Rcvd: Mar 15, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6